EXHIBIT 5

LAW OFFICES

Fraterrigo, Beranek, Feiereisel & Kasbourn

55 WEST MONROE STREET

FREDRICK J. FRATERRIGO (ret.) KURTG. BERANEK GARY M. FEIEREISEL

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RENATA A. KOLIN GREGORY T. HENRY CARLAP. LARNED GINA A. ARMBRUSTER NADERH H. ELRABADI MONICA E. KIM

GREGORY J. FRATERRIGO

RESECCAL, LUTNER

April 22, 2005

Ms. Iris Robinson ST. PAUL TRAVELERS Commercial Lines Claims Dept. P.O. Box 3204 Naperville, IL 60566-9773

Re:

Madden v. VOA & Assoc., et al.

Y/C: BK0111616509T001

DOL: 8/19/02

C/N: 03 L 000433

O/F: KB-04154

Dear Iris:

As you have requested, enclosed please find copies of two contracts relative to the captioned matter.

Please feel free to contact the undersigned with any questions or concerns.

Very truly yours,

Fraterrigo, Beranek, Feiereisel & Kasbohm

Naderh H. Elrabadi

Maderh Elrabod.

NHE/esr Enclosure

WAUKEGAN

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CHICAGO



FBFK 0932 PRIVILEGED-SUBJECT TO PROTECTIVE ORDER